UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/708,920	03/31/2004	Bruce G. Woodward	SYB/0106.01	2919

31779   7590   08/25/2009
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EXAMINER
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ART UNIT	PAPER NUMBER
3696	

MAIL DATE	DELIVERY MODE
08/25/2009	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

PTOL-90A (Rev. 04/07)

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *14 April 2009*.

2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-22 and 25-45* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-22, 25-45* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☐ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

DETAILED ACTION

Reopening Prosecution After Notice of Appeals and Request for Pre-Appeals Conference

In view of Applicant's amendment/response filed on 09 March 2009 under 37 CFR 41.39(b)(1), 37 CFR 1.111, PROSECUTION IS HEREBY REOPENED. New grounds of rejection are set forth here below. To avoid abandonment of the Application, Appellant must exercise one of the following two options: (1) file a reply under <u>37 CFR 1.111</u> (if this Office Action is non-final) or a reply under <u>37 CFR 1.113</u> (if this Office Action is final); or, (2) initiate a new Appeal by filing a notice of Appeal under <u>37 CFR 41.31</u> <u>followed by an Appeal Brief under 37 CFR 41.37.</u>

The previously paid notice of Appeal fee and Appeal Brief fee can be applied to the new Appeal. If however, the Appeal fees set forth in <u>37 CFR 41.20</u> have been increased since they were previously paid, then Appellant must pay the difference between fees and the amount previously paid. MPEP 1207.04.

A Supervisory Patent Examiner (SPE) has approved of reopening prosecution by signing here below. MPEP 1002.02(d) and 1208.02.

Status of Claims

This action is in reply to the remarks and amendment for Application 10/708,920 filed on 14 April 2009.
Claims 1, 45 have been amended.
Claims 23-24 have been canceled.
Claims 1-22, 25-45 are currently pending and have been examined.

Previous Claim Rejections - 35 USC § 101

Claims 1-22, 24 were rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. Applicant has amended the claims to include claim limitations providing that the invention is implemented in a computer having at least a processor and memory in the body of the claims. The Examiner thanks Applicant for making the corrections. The rejection with regard to 35 U.S.C. 101 is withdrawn.

Previous Claim Rejections – 35 USC § 112

Claim 24 was rejected under 35 U.S.C. 112, fourth paragraph, for not being in compliance with the Infringement Test requirement for the proper form of dependent claims. Applicant has canceled claim 24. The rejection with regard to 35 U.S.C. 112, fourth paragraph, is considered withdrawn.

Response to Arguments

The Office has given consideration to the remarks and amendments made to the pending set of claims, but are considered moot in light of the grounds of rejection, provided below, for the current listing of claims.

Claim Rejections – 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office Action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person

having ordinary skill in the art to which said subject matter pertains. Patentability shall
not be negatived by the manner in which the invention was made.

Claims 1, 4-5, 7-8, 10-16, 18-22, 25-45 are rejected under 35 U.S.C. 103(a) as being unpatentable
over Win, U.S. 6,161,139 ("Win"), in view of Rowe, U.S. Pub 2002/0029339 ("Rowe").

Re claim 1: (Currently amended) Win discloses a computer-implemented method for specifying and
enforcing entitlements for performance of financial transactions, the method comprising:

– *in a computer system having at least a processor and memory, providing a hierarchical
  entitlement structure with inheritance for specifying entitlements for performing financial
  transactions* (column 4, lines 22-26; column 5, lines 7-8);

– *receiving user input for defining a plurality of entitlement groups of said hierarchical entitlement
  structure, wherein each entitlement group has specified permissions to perform financial
  transactions* (column 15, lines 15-21; column 4, lines 24-26);

Win doesn't explicitly disclose the limitation comprising *wherein each entitlement group has specified
limits on performance of said financial transactions, and membership of each user*. Rowe, however,
makes this teaching in a related endeavor (paragraph 12, lines 5-13; paragraph 14). Rowe discloses
as his invention a method and apparatus for facilitating monetary and commercial transactions and for
securely storing data. The present invention relates to methods and devices for permitting monetary
transactions, such as the transfer of funds and the payment of monies, for facilitating commercial
transactions, such as the purchase of goods, and for securely storing data. It would have been obvious
to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with
those of Win as discussed above for the motivation of establishing entitlement to access the account
(Rowe, abstract).

Win further discloses:

– *in response to a particular user request to perform a financial transaction at runtime, identifying
  the particular user's membership in a certain entitlement group* (column 5, lines 45-55);

– *determining whether to allow the particular user to perform the financial transaction based on
  permissions and limits of said hierarchical entitlement structure applicable to the particular user's
  performance of the financial transaction* (column 4, lines 15-18).

Re claim 4: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win
further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes
defining permissions to access particular objects in a financial application* (column 5, lines 22-29).

Re claim 5: (Original) Win in view of Rowe teaches the limitation of claim 4 as described above. Win
further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes
defining permissions to perform functions on said particular objects* (column 5, lines 22-32).

Re claim 7: (Original) Win in view of Rowe teaches the limitation of claim 4 as described above. Win
doesn't explicitly teach the limitation *wherein said limits comprise limitations on values of financial
transactions to be performed*. Rowe, however, makes this teaching (paragraph 12, lines 5-13,
paragraph 14). It would have been obvious to one of ordinary skill in the art at the time of the
invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of
establishing entitlement to access the account (Rowe, abstract).

Re claim 8: (Original) Win in view of Rowe teaches the limitation of claim 4 as described above. Win
doesn't explicitly teach the limitation *wherein said step of defining a plurality of entitlement groups
includes defining limits comprising a selected one of per-transaction limits and cumulative limits over a*

period of time. Rowe, however, makes this teaching (paragraph 12, lines 5-13; paragraphs 14 and 43). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph 14).

Re claim 10: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining limits applicable to individual users* (column 16, lines 59-67).

Re claim 11: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining limits applicable collectively to members of an entitlement* group (column 16, lines 59-67).

Re claim 12: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining limits applying collectively to a particular entitlement group and children entitlement groups of said particular entitlement group in said hierarchical entitlement structure* (column 16, lines 59-67).

Re claim 13: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation *further comprising tracking financial transactions performed for purposes of determining compliance with limits.* Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph 14).

Re claim 14: (Original) Win in view of Rowe teaches the limitation of claim 13 as described above. Win doesn't explicitly teach the limitation *wherein said step of tracking financial transactions performed includes maintaining running total values of financial transactions performed in cache for improved performance.* Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of storing account information and receiving and transmitting account data such as data representing fund transfers and the like (Rowe, paragraph 103, lines 1-4).

Re claim 15: (Original) Win in view of Rowe teaches the limitation of claim 14 as described above. Win doesn't explicitly teach the limitation *wherein said step of determining whether to allow the particular user to perform the financial transaction includes determining whether any limits have been exceeded based on the running total values and the value of the financial transaction requested by the particular user.* Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph 14).

Re claim 16: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *further comprising: maintaining permission information for entitlement groups in the hierarchical entitlement structure in cache to improve system performance* (column 2, lines 60-67; column 3, lines 1-7).

Re claim 18: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein permissions provided to an entitlement group include permissions to administer a certain other entitlement group* (column 2, lines 35-43; column 24, lines 39-40).

Re claim 19: (Original) Win in view of Rowe teaches the limitation of claim 18 as described above. Win further teaches the limitation *wherein permissions to administer a particular entitlement group include modifying permissions of said certain other entitlement group* (column 2, lines 25-43).

Re claim 20: (Original) Win in view of Rowe teaches the limitation of claim 18 as described above. Win further teaches the limitation *wherein said permissions to administer a certain other entitlement group are subject to limitations defined for the entitlement group having said permissions to administer* (column 24, lines 39-40; column 16, lines 59-64).

Re claim 21: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein permissions provided to an entitlement group include permissions to extend a certain other entitlement group* (column 15, lines 63-67).

Re claim 22: (Original) Win in view of Rowe teaches the limitation of claim 21 as described above. Win further teaches the limitation *wherein permissions to extend a certain other entitlement group include permissions to define a child entitlement group of said particular entitlement group* (column 16, lines 59-64).

Re claim 23: (Canceled)

Re claim 24: (Canceled)

Re claim 25: (Previously presented) Win discloses a system for specifying and enforcing entitlements for performance of financial transactions, the system comprising:

–   *a computer having at least a processor and memory* (column 4, lines 27-31);

–   *a hierarchical entitlement structure with inheritance for specifying entitlements for performing financial transactions* (column 4, lines 22-26; column 5, lines 7-8);

–   *a user input module for specifying a plurality of entitlement groups of said hierarchical entitlement structure, wherein each entitlement group has specified permissions to perform financial transactions* (column 15, lines 15-21; column 4, lines 24-26);

Win doesn't explicitly disclose the limitation comprising *wherein each entitlement group has specified limits on performance of said financial transactions, and user membership.* Rowe, however, makes this teaching in a related endeavor (paragraph 12, lines 5-13; paragraph 14). Rowe discloses as his invention a method and apparatus for facilitating monetary and commercial transactions and for securely storing data. The present invention relates to methods and devices for permitting monetary transactions, such as the transfer of funds and the payment of monies, for facilitating commercial transactions, such as the purchase of goods, and for securely storing data. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of establishing entitlement to access the account (Rowe, abstract).

Win further discloses:

–   *an enforcement module for determining, in response to a particular user's request to perform a given financial transaction at runtime, whether to allow the particular user to perform the financial transaction based on permissions and limits of said hierarchical entitlement structure applicable to the entitlement group of which the particular user is a member* (column 2, lines 52-65).

Re claim 26: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 2 above, therefore the same rejection applies.

Re claim 27: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 3 above, therefore the same rejection applies.

Re claim 28: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 4 above, therefore the same rejection applies.

Re claim 29: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 5 above, therefore the same rejection applies.

Re claim 30: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 6 above, therefore the same rejection applies.

Re claim 31: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 7 above, therefore the same rejection applies.

Re claim 32: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 8 above, therefore the same rejection applies.

Re claim 33: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 9 above, therefore the same rejection applies.

Re claim 34: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 10 above, therefore the same rejection applies.

Re claim 35: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 11 above, therefore the same rejection applies.

Re claim 36: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 12 above, therefore the same rejection applies.

Re claim 37: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 13 above, therefore the same rejection applies.

Re claim 38: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 14 above, therefore the same rejection applies.

Re claim 39: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 15 above, therefore the same rejection applies.

Re claim 40: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 16 above, therefore the same rejection applies.

Re claim 41: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 17 above, therefore the same rejection applies.

Re claim 42: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 18 above, therefore the same rejection applies.

Re claim 43: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 19 above, therefore the same rejection applies.

Re claim 44: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 20 above, therefore the same rejection applies.

Re claim 45: (Currently amended) Win discloses a method for defining and enforcing permissions and limits on performance of financial transactions in a banking system, the method comprising:

- *in a banking system implemented in a computer system having at least a processor and memory, receiving user input defining a plurality of entitlement groups, wherein each entitlement group has specified users, permissions to perform financial transactions* (column 4, lines 27-31);

Win doesn't explicitly disclose *wherein each entitlement group has limits on performance of said financial transactions*. Rowe, however, makes this teaching in a related endeavor (paragraph 12, lines 5-13; paragraph 14). Rowe discloses as his invention a method and apparatus for facilitating monetary and commercial transactions and for securely storing data. The present invention relates to methods and devices for permitting monetary transactions, such as the transfer of funds and the payment of monies, for facilitating commercial transactions, such as the purchase of goods, and for securely storing data. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of establishing entitlement to access the account (Rowe, abstract).

Win further discloses:

- *organizing said plurality of entitlement groups into hierarchical structure with inheritance specifying permissions and limits for performing financial transactions* (column 4, lines 22-26; column 5, lines 7-8);

- *in response to a particular user request to perform a financial transaction in the banking system at runtime, identifying the particular user's membership in a certain entitlement group* (column 5, lines 2-13);

- *determining whether to allow the particular user to perform the financial transaction based on permissions and limits of said hierarchical entitlement structure applicable to the particular user's performance of the financial transaction* (column 2, lines 52-65).

Claims 2-3, 6, 9, 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Win, U.S. 6,161,139 ("Win"), in view of Rowe, U.S. Pub 2002/0029339 ("Rowe"), as applied to claims 1, 4-5, 7-8, 10-16 described above, further in view of Barkley, U.S. 6,202,066 ("Barkley").

Re claim 2: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation *wherein said hierarchical entitlement structure provides that a given entitlement group inherits permissions provided to its parent entitlement group in said hierarchical entitlement structure.* Barkley, however, makes this teaching (column 9, lines 48-60). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of knowing whether access is provided as a result of the permissions defined for the role or group itself or is based on permissions associated with inherited roles or groups (Barkley, column 10, lines 1-4).

Re claim 3: (Original) Win in view of Rowe and further in view of Barkley teaches the limitation of claim 2 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes restricting permissions inherited by an entitlement group from its parent entitlement group in said hierarchical entitlement structure* (column 11, lines 39-43; column 13, lines 14-15).

Re claim 6: (Original) Win in view of Rowe teaches the limitation of claim 4 as described above. Win doesn't explicitly teach the limitation *wherein at least some of said particular objects represent bank accounts.* Barkley, however, makes this teaching (column 11, table 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of effectuating bank policy (column 11, lines 60-61).

Re claim 9: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation *wherein said step of defining a plurality of entitlement groups includes defining permissions applying to a selected one of functions of a financial application and objects of a financial application.* Barkley, however, makes this teaching (column 11, lines 57-67; column 12, lines 1-32). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of implementing bank policy (Barkley, column 11, lines 57-59).

Re claim 17: (Original) Win in view of Rowe teaches the limitation of claim 16 as described above. Win doesn't explicitly teach the limitation *wherein said permission information is modeled as three-tuples representing negative permissions.* Barkley, however, makes this teaching (column 11, lines 57-67; column 12, lines 1-32). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of implementing bank policy (Barkley, column 11, lines 57-59).

Conclusion

Claims 1-22, 25-45 are rejected.

THIS ACTION IS MADE FINAL. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clifford Madamba whose telephone number is 571-270-1239. The examiner can normally be reached on Mon-Thu 7:30-5:00 EST Alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon, can be reached at 571-272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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